Case 15-03840 Doc 1 Filed 02/05/15 Entered 02/05/15 16:13:08 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 62 **United States Bankruptcy Court**

Voluntary Petition

	Month	orn Di	strict a	f Illina	ois Easte	rn Di	/icion			voluntary Petition	J
	NOIL	ופווו טו	Strict 0	1 1111111	JIS Easte	ווע ווו	/151011				
Name of Debtor (if	individual, e	nter Last, First	Middle):			Name of Joint Debtor (Spouse) (Last, First, Middle)					1
	Hunt	ter, Son	ia Mad	lgalin	е						
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names): FKA Sonia Magdalena Smeelie AKA Sonia Hunter-Richards							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):				
ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN if more than one, state all) * ***-**-0119							ur digits of Soc. than one, state		l-Taxpayer I.D.	(ITIN) No./Complete EIN	_
Street Address of D	ebtor (No. 8	& Street, City, a	and State):			Street	Address of Join	nt Debtor (No. & S	treet, City, and	State):	
8227 S Cly	de Ave	# 1N									
Chicago, II	L				60617						
County of Residence	ce or of the F	Principal Place	of Business:			County	of Residence	or of the Principal	Place of Busine	ess:	
		CC	OK								
Mailing Address of	Debtor (if dif	fferent from str	eet address)			Mailing	Address of Joi	int Debtor (if differ	ent from street	address):	-
,											_
Location of Principa	al Assets of E	Business Debto	or (if different	rom street a							┙
ту		or (Form of Orga eck one box)	anization)			eck one box.)	ss	WI	•	nkruptcy Code Under n is Filed (Check one box)	
Individual (includes Joint Debtors)				☐ Single Asset Real Estate as			Chapter 7		apter 15 Petition for Recognition		
See Exhibit D on page 2 of this form Corporation (includes LLC & LLP)			defined in 11			☐ Chapter 9 ☐ Chapter 1	or a roreight Maint rocceding				
□ Partnership				☐ Stockbroker			Chapter 1:		apter 15 Petition for Recognition		
Other (If d	ebtor is not o	one of the abov	ve entities,		☐ Commodity Broker ☐ Clearing Bank					. Torongar Hormann Frontiering	
check this	box and sta	te type of entity	y below.)		Other	IIX					
	Chapt	er 15 Debtors				Exempt Entit box, if applicab	x, if applicable.)				
Country of debtor's	center of ma	in interests:			☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal			■ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an business debts. individual primarily for a personal,			
Each country in which	-	proceeding by	, regarding, or								
iganist debtor is pe	g			_	Revenue Co	de).). family, or household purpose." Chapter 11 Debtors				
■ Filing Fee attac □ Filing Fee to be signed application unable to pay fe	paid in insta	allments (applio	ation certifying	that the de	btor is	Check	Debtor is not a s if: Debtor's aggreg	Il business debtor small business del ate noncontingen	as defined in 1 btor as defined t liquidated debi	1 U.S.C. § 101(51D) in 11 U.S.C. § 101(51D) ts (excluding debts owed to amount subject to adjustment	
	ее ехсері ііі	ilistaliillerits. P	(uie 1000(b). (see Oniciai	FOIIII 3A.		on 4/01/13 and	e <u>ver theree years</u>			
							k all applicable A plan is being f	iled with this petiti	on.		
							Acceptances of of creditors, in a	the plan were soli eccordance with	cited prepetition	n from one of more classes 6(b).	
Statistical/Adminis			alo for diatribut	ion to unco	ourod orodtion					This space is for court use only69.00	ľ
	es that, after	r any exempt p	roperty is excl		dministrative exper	nses paid, the	ere will be no				l
Estimated Number of	Creditors										
□ 1-	50-	1 00-	200-	1 ,000-	5 ,001-	10,001	1 25,001	5 0,001	Over		
49 Estimated Assets	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000		
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,00 to \$10 million	1 \$10,000,001 to \$50	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion		
Estimated Liabilities \$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,00		\$50,000,001	\$100,000,001	5 500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1	to \$10		to \$100	to \$500	to \$1billion	\$1 billion		۱

BT (Official Foff	Document Document	Page 2 of 62						
	Voluntary Petition This page must be completed and filed in every case)	Name of Debtor(s) Sonia Madgaline Hunter						
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additi	onal sheet)					
Location Where Fil	ed:	Case Number:	Date Filed:					
NDIL		12-34857	08/31/2012					
None								
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than on	e. attach additional sheet)					
Name of Debtor:		Case Number:	Date Filed:					
District:		Relationship:	Judge:					
forms 10K apursuant to 1934 and is re	Exhibit A pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15 (d) of the Securities Exchange Act of equesting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [he or 13 of title 11, United States Code, each such chapter. I further certify t required by 11 USC § 342(b).	Exhibit B an individual whose debts are primarily consumer debts.) ed in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, 12 and have explained the relief available under hat I have delivered to the debtor the notice					
L Exhibi	t A is attached and made a part of this petition.		than Daniel Parker					
		Jonathan Daniel F	Parker Dated: 02/05/2015					
No.	Exh (To be completed by every individual debtor. If a joint petition is fill t D completed and signed by the debtor is attached and made a part of this part of this part of the part of the part of this part of the part of this part of the part o	petition.	tach a separate Exhibit D.)					
	S .	ng the Debtor - Venue						
	Debtor has been domiciled or has had a residence, principal pi immediately preceding the date of this petition or for a longer p	ace of business, or principal asse	-					
	There is a bankruptcy case concerning debtor's affiliate, general	ral partner, or partnership pending	in this District.					
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
	Certification by a Debtor Who Resid	es as a Tenant of Residen	tial Property					
	Landlord has a judgment against the debtor for possession of	ŕ	ed, complete the					
	following.)		sa, samplete and					
(Name of landlord that obtained judgment)								
								
	(Address of Landlord)							
	Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to t possession was entered, and							
	Debtor has included in this petition the deposit with the court of	any rent that would become due	during the 30-day					
_	period after the filing of the petition.	any rent that would become due	during the ou-day					
	Debtor certifies that he/she has served the Landlord with this of	ertification. (11 U.S.C. § 362(1))						

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s) Sonia Madgaline Hunter

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Sonia Madgaline Hunter

Sonia Madgaline Hunter

Dated: 02/03/2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ Jonathan Daniel Parker

Signature of Attorney for Debtor(s)

Jonathan Daniel Parker

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Date: 02/05/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Sonia Madgaline Hunter
Date	ed: 02/03/2015 /s/ Sonia Madgaline Hunter
l cer	rtify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Active military duty in a military combat zone.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
l cer	tify under penalty of perjury that the information provided above is true and correct.	

Record # 625843

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

Case No. Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$5,675	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$4,303	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$70,961	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,511
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,530
TOTALS			\$5,675 TOTAL ASSETS	\$75,264 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below						
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any					
This information is for statistical purposes only under 28 U.S.C § 159						

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$1,511.00
Average Expenses (from Schedule J, Line 18)	\$1,530.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$4,303.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$70,961.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$70,961.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	rket Value of Real	Property	\$0.00	

(Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07) Page 1 of 1 Record # 625843

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UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

In re

Ban	kru	ptcy	Doc	ket:	#:
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Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Chase Bank checking account		\$0
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, bedroom set, cellphone		\$5,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$75
06. Wearing Apparel		Necessary wearing apparel.		\$100
07. Furs and jewelry.		Earrings, watch, costume jewelry, wedding rings		\$500
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

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Document Page 10 of 62 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Do	ocket#:
---------------	---------

Judge:

SCHEDULE B - PERSONAL PROPERTY										
Type of Property	N O N E	H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured							
10. Annuities. Itemize and name each issuer.	X									
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X									
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars										
		Pension w/ Employer/Former Employer - 100% Exempt.		Unknown						
13. Stocks and interests in incorporated and unincorporated businesses.	X									
 Interest in partnerships or joint ventures. Itemize. Itemize. 	X									
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X									
16. Accounts receivable	X									
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X									
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X									
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X									
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X									
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X									
22. Patents, copyrights and other intellectual property. Give particulars.	X									
23. Licenses, franchises and other general intangibles	X									
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X									

Case 15-03840 Doc 1

Document Page 11 of 62 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

\$5,675.00

Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY										
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured						
25. Autos, Truck, Trailers and other vehicles and accessories.	X									
26. Boats, motors and accessories.	X									
27. Aircraft and accessories.	X									
28. Office equipment, furnishings, and supplies.	X									
29. Machinery, fixtures, equipment, and supplie used in business.	X									
30. Inventory	X									
31. Animals	X									
32. Crops-Growing or Harvested. Give particulars.	X									
33. Farming equipment and implements.	X									
34. Farm supplies, chemicals, and feed.	Х									
35. Other personal property of any kind not already listed. Itemize.	X									
		То	tal	\$5,675.00						

625843 Page 3 of 3 Record # **B6B (Official Form 6B) (12/07)**

Sonia Madgaline Hunter / Debtor

In re

Bankru	ntcv	Docket #:
Dalikiu	νισν	DUCKEL #.

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
04. Household goods RENTERS			
Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, bedroom set, cellphone	735 ILCS 5/12-1001(b)	\$ 4,000	\$5,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 75	\$75
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$100
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding rings	735 ILCS 5/12-1001(a),(e)	\$ 500	\$500
12. Interest in IRA,ERISA, Keo			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	Unknown

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
K] None								
			Total Amount of Unsecured (Report also on Summary of S				\$ 0	\$ 0

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to maintain the capital of insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

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* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J	Date Claim Was Incured and Consideration For Claim		Contingent Unliquidated		Amount of Claim	Amount Entitled to Priority	
1	Illinois Department of Revenue Bankruptcy Department PO Box 64338 Chicago IL 60664-0338 Acct #: 0119			Reason: Taxes - Federal, State or Loc Dates:				\$646	\$646	

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Linebarger Goggan Blair & Bankruptcy Dept. PO Box 06152 Chicago IL 60606-0152

2	IRS Priority Debt Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101 Acct #: 0119	Reason: Dates:	Taxes - Federal, State/Local 2011	\$1,224	\$1,224
3	IRS Priority Debt Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101	Reason: Dates:	Taxes - Federal, State/Local 2010	\$2,433	\$2,433
	Acct #: 0119				

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Linebarger Goggan Blair & Bankruptcy Dept. PO Box 06152 Chicago IL 60606-0152

Total Amount of Unsecured Priority Claims

(Report also on Summary of Schedules)

\$ 4,303

\$ 4,303

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Do	ocket#:
---------------	---------

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A N H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1 Advocate IL Masonic Phys. Grp. Bankruptcy Department 75 Remittance Dr., Ste. 6994 Chicago IL 60675 Acct #: 0119			Dates: Reason: Medical/Dental Services				\$0
2 Advocate Medical Group Bankruptcy Department PO Box 92523 Chicago IL 60675 Acct #: 0119			Dates: Reason: Medical/Dental Service				\$77

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Malcolm S. Gerald and Assoc. Bankruptcy Dept. 332 S. Michigan Ave., Ste. 600 Chicago IL 60604

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Document Page 17 of 62 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

				_						
	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOF	RIT'	Y C	LA	IMS		
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A A	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
3	AFNI Bankruptcy Department PO Box 3097 Bloomington IL 61702 Acct #:			Dates: Reason: Collecting for Creditor						
4	American Infosource Bankruptcy Department PO Box 71083 Charlotte NC 28272 Acct #: 0119			Dates: Reason:				\$640		
	Law Firm(s) Collection Agent(s) Representing the Original Creditor									
	Midland Funding, LLC Bankruptcy Dept. 8875 Aero Drive, # 200 San Diego CA 92123									
5	Amerimark Premier Attn: Bankruptcy Dept. 1515 S 21St St Clinton IA 52732			Dates: 2012-2013 Reason: Credit Card or Credit Use				\$171		
	Acct #: NULL				_					
6	AT&T Attn: Bankruptcy Dept. PO Box 8212 Aurora IL 60572-8212			Dates: Reason: Utility Bills/Cellular Service				\$442		
	Acct #: 0119									
	Law Firm(s) Collection Agent(s) Represe	ntin	g the	e Original Creditor						
	Enhanced Recovery Corp. Bankruptcy Dept. 8014 Bayberry Road Jacksonville FL 32256									
7	ATG Credit Attn: Bankruptcy Dept. 1700 W Cortland St Ste 2 Chicago IL 60622 Acct #: 4062575			Dates: 2014-2014 Reason: Medical Debt				\$9		

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
8	ATG Credit Attn: Bankruptcy Dept. 1700 W Cortland St Ste 2 Chicago IL 60622			Dates: 2014-2014 Reason: Medical Debt				\$36
	Acct #: 4304098							
9	PO BOX 1259 Oaks PA 19456			Dates: Reason:				\$3,266
	Acct #:							
10	Capio Partners Bankruptcy Dept 2222 Texoma Pkwy Ste 150 Sherman TX 75090			Dates: Reason: Collecting for Creditor				\$500
	Acct #: 0119							
11	Capital Recovery Service, Inc. Bankruptcy Department PO Box 1170 Fairfax VA 22030			Dates: Reason: Debt Owed				\$104
_	Acct #: 0119							
12	Chicago Eye Institute 3982 N Milwaukee Ave Chicago IL 60641 Acct #: 210768			Dates: Reason:				\$165
13	Cigna Group Insurance Bankruptcy Dept 525 W Monroe Chicago IL 60661 Acct #: 0119			Dates: Reason: Overpayment of Benefits				\$14,623

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

West Asset Management Inc. Bankruptcy Dept. PO Box 790113 Saint Louis MO 63179

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Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
14 Cimpar SC Bankruptcy Dept 1111 Superior St Ste 104 Melrose Park IL 60160 Acct #: 0119			Dates: Reason: Medical/Dental Services				\$821
15 City of Chicago Bureau Parking Department of Revenue PO Box 88292 Chicago IL 60680 Acct #: 0119			Dates: Reason: Parking tickets Ordinance Violatic				\$200

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Arnold Scott Harris, PC Bankruptcy Dept. 222 Merchandise Mart, #1932 Chicago IL 60654

Secretary of State Bankruptcy Dept. 2701 S. Dirksen Pkwy. Springfield IL 62723

16 CMRE Financial SVCS IN Attn: Bankruptcy Dept. 3075 E Imperial Hwy Ste Brea CA 92821 Acct #: T790VANK020025763447	Dates: 2013-2013 Reason: Medical Debt	\$132
17 CMRE Financial SVCS IN Attn: Bankruptcy Dept. 3075 E Imperial Hwy Ste Brea CA 92821 Acct #: T790VANK020029430189	Dates: 2014-2014 Reason: Medical Debt	\$53
18 CMRE Financial SVCS IN Attn: Bankruptcy Dept. 3075 E Imperial Hwy Ste Brea CA 92821	Dates: 2014-2014 Reason: Medical Debt	\$363
Acct #: T790VANK020029629087		

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Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Codebtor	A N D	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
		Dates: 2010-2010 Reason: Collecting for Creditor				\$405
		Dates: Reason: Utility Bills/Cellular Service				\$630
	Codebtor	odebto	Consideration For Claim. If Claim is Subject to Setoff, So State Dates: 2010-2010 Reason: Collecting for Creditor	Dates: 2010-2010 Reason: Collecting for Creditor Dates:	Dates: 2010-2010 Reason: Collecting for Creditor Dates:	Dates: 2010-2010 Reason: Collecting for Creditor Dates:

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

CBE Group Bankruptcy Dept. 131 Tower Park Dr., Ste. 900 PO Box 900 Waterloo IA 50704

21 Commonwealth financial 237 N Main st Dickson City PA 18519 Acct #: 0119	Dates: Reason:	\$179
Acct #: 0119 22 DR LEONARDS/CAROL WRIG Attn: Bankruptcy Dept. 1515 S 21St St Clinton IA 52732 Acct #: NULL	Dates: 2012-2012 Reason: Credit Card or Credit Use	\$172
23 Emergency Room Care SC Bankruptcy Department 6880 W Snowville Rd Brecksville OH 44141 Acct #:	Dates: Reason: Medical/Dental Services	\$85
24 First Financial Credit Attn: Bankruptcy Dept. 2942 W Peterson Ave Chicago IL 60659 Acct #: 10235464000	Dates: 2011-2013 Reason: Personal Loan	\$207

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Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
25 First Financial Credit Attn: Bankruptcy Dept. 2942 W Peterson Ave Chicago IL 60659 Acct #: NULL			Dates: 2011-2013 Reason: Credit Card or Credit Use				\$984
26 First Financial Credit Union Bankruptcy Department 5550 W. Touhy Ave. Skokie IL 60077 Acct #: 14M1-115808			Dates: Reason: Debt Owed				\$2,000

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, First Mun Div Bankruptcy Dept. 50 W. Washington St., Rm. 1001 Chicago IL 60602

Jay K. Levy Bankruptcy Dept. PO Box 1181 Evanston IL 60201

27 Harris & Harris LTD Attn: Bankruptcy Dept. 111 W Jackson Blvd S-400 Chicago IL 60604 Acct #: 21844644	Dates: 2013-2014 Reason: Medical Debt	\$1,091
28 Harris & Harris LTD Attn: Bankruptcy Dept. 111 W Jackson Blvd S-400 Chicago IL 60604	Dates: 2014-2014 Reason: Medical Debt	\$835
Acct #: 22332236		

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Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
29 <u>HBLC Inc.</u> Bankruptcy Department 421 N. Northwest Hwy., #201 Barrington IL 60010 Acct #: 12m1-131408			Dates: Reason: Credit Card or Credit Use				\$1,919

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, First Mun Div Bankruptcy Dept. 50 W. Washington St., Rm. 1001 Chicago IL 60602

Steven J. Fink & Associates Bankruptcy Dept. 25 E. Washington St. # 1233 Chicago IL 60602

30 Howard M Baim MD
Bankruptcy Dept
2532 N Lincoln Ave
Chicago IL 60614
Acct #: 031319-00

31 HSBC
Bankruptcy Department
PO Box 5253
Carol Stream IL 60197

Dates:
Reason: Medical/Dental Services

\$80

Dates:
Reason: Credit Card or Credit Use
\$990

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

National Credit Adjusters Bankruptcy Dept. PO Box 3023 327 W. 4th Street Hutchinson KS 67504

Acct #: 0119

32 HSBC BANK Attn: Bankruptcy Dept. Po Box 9 Buffalo NY 14240	Dates: Reason:	2006-2009 Credit Card or Credit Use		\$0
Acct #: NULL				

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Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
33 HSBC BANK Attn: Bankruptcy Dept. Po Box 9 Buffalo NY 14240 Acct #: NULL			Dates: 2006-2009 Reason: Credit Card or Credit Use				\$0

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Midland Funding, LLC Bankruptcy Dept. 8875 Aero Drive, # 200 San Diego CA 92123

34 Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487 Acct #: 14965167	Dates: 2013-2013 Reason: Medical Debt	\$126
35 Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487 Acct #: 15418911	Dates: 2013-2014 Reason: Medical Debt	\$327
36 Illinois Pathology Associates Bankruptcy Dept Po Box 5965 Carol Stream IL 60197 Acct #: 0119	Dates: Reason: Medical/Dental Services	\$6
37 Illinois State Toll Hwy Auth Attn: Legal Dept - Bob Lane 2700 Ogden Ave. Downers Grove IL 60515-1703 Acct #: 0119	Dates: Reason: Fines	\$0
38 Illinois State TOLL HWY Author C/O NCO Financial Systems, 600 Holiday Plaza Dr Ste Matteson IL 60443	Dates: 2012-2012 Reason: Collecting for Creditor	\$431
Acct #: 17779835		

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Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
39	Kurtz Ambulance Service Bankruptcy Department PO Box 283 New Lenox IL 60451 Acct #: 13-427928			Dates: Reason: Medical/Dental Services				\$50
40	Life Insurance Co of North America Bankruptcy Dept Po Box 12096 Newark NJ 07101 Acct #: 0119			Dates: Reason: Debt Owed				\$0
41	MacNeal Health Network Bankruptcy Department 2384 Paysphere Circle Chicago IL 60674 Acct #: 0119			Dates: Reason: Medical/Dental Services				\$176
42	Majestic STAR Casino C/O Trident Asset Manageme 53 Perimeter Ctr E Ste 4 Atlanta GA 30346 Acct #: 9007752630			Dates: 2011-2013 Reason: NSF Checks				\$14
43	Maximum Rehabiliation Bankruptcy Dept 8327 S Chicago Ave Chicago IL 60617 Acct #: 0119			Dates: Reason:				\$280
44	Metropolitan Advanced Rad. Svc Bankruptcy Department 1362 Paysphere Circle Chicago IL 60674 Acct #: 140877			Dates: Reason: Medical/Dental Services				\$36

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

ATG Credit, LLC Bankruptcy Dept. PO Box 14895 Chicago IL 60614

Record # 625843 B6F (Official Form 6F) (12/07) Page 9 of 13

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
45	Midwest Orthopaedics at RUSH Bankruptcy Department 1 Westbrook Corp. Ctrr., #240 Westchester IL 60154 Acct #:			Dates: Reason: Medical/Dental Services				\$215
46	Nationwide Credit & Collection Bankruptcy Department 815 Commerce Dr., Ste. 100 Oak Brook IL 60523 Acct #: 0119			Dates: Reason: Credit Card or Credit Use				\$75
47				Dates: Reason: Debt Owed				\$84
48	Novacare Bankruptcy Dept 400 Technology Dr #240 Canonsburg PA 15317 Acct #: 0119			Dates: Reason:				\$1,976

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Nationwide Recovery Services Bankruptcy Dept. 401A Pilot Ct Waukesha WI 53188

49 Nuvell Credit CO	Dates: 2006-11-09		
Attn: Bankruptcy Dept.	Reason:		\$13.464
200 Renaissance Ctr	1 Todosii.		4.0,.0.
Detroit MI 48243			

Acct #: 220914944597

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

United Recovery Systems LP Bankruptcy Dept. PO Box 6403 Carol Stream IL 60197

Record # 625843 B6F (Official Form 6F) (12/07) Page 10 of 13

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
50 Quantum3 Group Bankrputcy Department PO Box 788 Kirkland WA 98083 Acct #: 0119			Dates: Reason: Credit Extended to Debtor(s)				\$652
51 Rodale Books Bankruptcy Department 33 E. Minor Street Emmaus PA 18098 Acct #: 0119			Dates: Reason: Membership/Subscription				\$47
52 Shop Now Bankruptcy Dept Po Box 2852 Monroe WI 53566 Acct #: 0119			Dates: Reason:				\$138
53 Social Security Administration Attn: Bankruptcy Department 77 W. Jackson Chicago IL 60604 Acct #: 0119			Dates: Reason: Overpayment of Benefits				\$0
54 <u>Sprint</u> C/O Diversified Consultant 10550 Deerwood Park Blvd Jacksonville FL 32256 Acct #: 25711821			Dates: 2014-2014 Reason: Collecting for Creditor				\$189

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Allied Interstate
Bankruptcy Dept.
3000 Corporate Exchange Dr. 5th FI
Columbus OH 43231

Convergent Outsourcing Bankruptcy Dept. 800 SW 39th St. Renton WA 98057

Record # 625843 B6F (Official Form 6F) (12/07) Page 11 of 13

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	SCHEDULE F - CREDITOR	(3)	пΟ	LDING UNSECURED NON-PRIOR	XII	1 0	LA	LIIVIO
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
55	State Farm Insurance Attn: Bankruptcy Department 160 Industrial Dr. Elmhurst IL 60126			Dates: Reason: Debt Owed				\$4,393
	Acct #: 0119							
56	Stoneberry Bankruptcy Dept Po Box 2820 Monroe WI 53566			Dates: Reason:				\$12
	Acct #: 0119							
57	Suisse Bancorp 1000 Jorie Blvd #20 Hinsdale IL 60523 Acct #: IL11005			Dates: Reason: Debt Owed				\$13,125
58	The Law Offices of MIT Bankruptcy Dept 2222 Texoma Pky #1 Sherman TX 75090 Acct #: 0119			Dates: Reason:				\$797
59	United Healthcare Services Billing Po Bopx 740800 Atlanta GA 30374 Acct #: 0119			Dates: Reason: Medical/Dental Services				\$1,680
60	US Department of Education Bankruptcy Department PO Box 65128 Saint Paul MN 55165 Acct #: 0119	x		Dates: Reason: Loan or Tuition for Education				\$0
61	Vanguard Medical Group Bankruptcy Dept 2315 Enterprise Dr Westchester IL 60154 Acct #: 0119			Dates: Reason:				\$117
	AUGUT. VIIV							I

Record # 625843 B6F (Official Form 6F) (12/07) Page 12 of 13

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Document Page 28 of 62 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
62 Weiss Memorial Hospital Attn: Bankruptcy Department 4646 North Marine Dr. Chicago IL 60640			Dates: Reason: Medical/Dental Service				\$1,372			
Acct #: 0119										

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 70,961

Record # 625843 B6F (Official Form 6F) (12/07) Page 13 of 13

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

1 Kinnard Realty

Bankruptcy Dept 438 E 75th St Chicago IL 60619 Intention:

Contract Type: Lease on Property

Terms/Month: \$

Buy Out: Begin Date: Debtor Int: Description:

Record # 625843 B6G (Official Form 6G) (12/07) Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Sonia Madgaline Hunter / Debtor

Bankruptcy Dog	cket#:
----------------	--------

Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Check this box if debtor has no codebtors.

Name and Address of CoDebtor

Name and Address of the Creditor

Odion Dunis 8227 S Clyde Ave 1N Chicago, IL 60617 **US Department of Education**

Bankruptcy Department PO Box 65128 Saint Paul MN 55165

Record # 625843 B6G (Official Form 6G) (12/07) Page 1 of 1

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Debtor 1	Sonia	Madgaline	Hunter	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT OF</u>	ILLINOIS_	
Case Numbe	r		_	Check if this is:
	r		_	Check if this is: An amended filing
Case Numbe	r		_	<u></u>
Case Numbe	r		_	An amended filing

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	Describe Employment	r any additional pages, who you in	and disc name	7 (II MIOWI). 741000 000	, quodio
	Fill in your employment information		Debtor 1		Debtor 2 or non-filling spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employed	ı	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation			
	Occupation may Include student or homemaker, if it applies.	Employers name			
		Employers address			
					1
		How long employed there?			
Part	Give Details About Monthly	y Income			
:	spouse unless you are separated. If you or your non-filing spouse hav	ne date you file this form. If you have we more than one employer, combine the, attach a separate sheet to this for	e the information for a		,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all payr alculate what the monthly wage wou		\$0.00	\$0.00
3.	Estimate and list monthly overting	пе рау.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 2 + line 3.		\$0.00	\$0.00

Official Form B 6I Record # 625843 Schedule I: Your Income Page 1 of 2

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Case Number (if known) Document Sonia Madgaline Debtor 1

Last Name

First Name

				For Debtor 1	For Deb	tor 2 or g spouse	
	Copy	line 4 here	4.	\$0.00		00.00	
5. Li		payroll deductions:					
		ax, Medicare, and Social Security deductions	5a. 	\$0.00		\$0.00	
	5b. N	landatory contributions for retirement plans	5b. 	\$0.00		\$0.00	
	5c. V	oluntary contributions for retirement plans	5c. _	\$0.00		\$0.00	
	5d. F	equired repayments of retirement fund loans	5d.	\$0.00		\$0.00	
	5e. lı	nsurance	5e.	\$0.00		\$0.00	
	5f. C	Omestic support obligations	5f. —	\$0.00		\$0.00	
	5g. L	Inion dues	5g.	\$0.00		\$0.00	
		Other deductions. Specify:	5h.	\$0.00		\$0.00	
6. Ad	d the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00	
7. Ca	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	•	60.00	
8. Lis	t all	other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$0.00		\$0.00	
		dependent regularly receive					
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00	
	8e.	Social Security	8e.	\$1,511.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash					
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00	
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$1,511.00		\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,511.00 +	. s	0.00 =	\$1,511.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u></u>	V 1, V 1100		<i>y</i> .00	Ψ1,011.00
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependent ot available to			1'	1. \$0.00
		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Ce		•	t applies	1	2. \$1,511.00
		ou expect an increase or decrease within the year after you file this form					
	x						

Fill in this i	nformation to identify you	ur case:				
Debtor 1	Sonia	Madgaline	Hunter	Check if this is:		
	First Name	Middle Name	Last Name	An amende	J	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following o	-petition chapter 13 date:
United State	s Bankruptcy Court for the :	NORTHERN DISTRICT OF	ILLINOIS			
Case Numbe	er		_	MM / DD /	YYYY	
(ii kilowii)					-	2 because Debtor 2
Official F	orm B 6J			☐ maintains a	a separate house	ehold.
Schedu	le J: Your Exp	enses				12/13
more space is every question	needed, attach another s n.			n are equally responsible for supplyi ages, write your name and case nun	-	
	Describe Your Household					
1. Is this a jo	oint case? Go to line 2.					
	Does Debtor 2 live in a se	eparate household?				
	X No.	•				
	Yes. Debtor 2 must	file a separate Schedule	J.			
2. Do you	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
Do not I Debtor 2	ist Debtor 1 and 2.		nis information for ent	Debtor 1 or Debtor 2	age	with you?
Do not s	state the dependents'					Yes
names.						X No
						Yes
						X No
						Yes
						X No Yes
						X No
						Yes
3. Do you	r expenses include	X No				<u> </u>
expens	es of people other than f and your dependents?	Yes				
		<u> </u>				
	Estimate Your Ongoing Mo		ss you are using this for	m as a supplement in a Chapter 13	case to report	
expenses as	of a date after the bankru	· · ·		, check the box at the top of the for	=	
the applicable	e date. nses paid for with non-ca	sh government assistar	ce if you know the value	•		
1	tance and have included	-	=		•	our expenses
4. The rer	ntal or home ownership e	xpenses for your reside	nce. Include first mortgag	ge payments and		
_	t for the ground or lot.				4.	\$800.00
If not in	ncluded in line 4:					
4a. R	eal estate taxes				4 a.	\$0.00
	roperty, homeowner's, or r				4b.	\$0.00
	ome maintenance, repair,				4c.	\$0.00
4d. H	omeowner's association of	r condominium dues			4d.	\$0.00

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Debtor 1 Sonia Madgaline Document Hunter Page 34 of 62
Case Number (if known)
Last Name

5. A			Your expense	
5. A				
	additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. U	tilities:			**
6	a. Electricity, heat, natural gas	6a.		\$0.0
6	b. Water, sewer, garbage collection	6b.		\$0.0
6	c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$150.0
6	d. Other. Specify:	6d.	\$	0.0
7. F	ood and housekeeping supplies	7.		\$300.0
3. C	childcare and children's education costs	8.		\$0.0
). C	lothing, laundry, and dry cleaning	9.		\$65.0
10. P	ersonal care products and services	10.		\$35.0
11. N	ledical and dental expenses	11.		\$15.0
12. T	ransportation. Include gas, maintenance, bus or train fare.	12.		\$100.0
D	o not include car payments.			
13. E	ntertainment, clubs, recreation, newspapers, magazines, and books	13.		\$60.0
14. C	haritable contributions and religious donations	14.		\$0.0
5. I r	nsurance.			
D	o not include insurance deducted from your pay or included in lines 4 or 20.			
1	5a. Life insurance	15a.		\$0.0
1	5b. Health insurance	15b.		\$0.0
1	5c. Vehicle insurance	15c.		\$0.0
1	5d. Other insurance. Specify:	15d.		\$0.0
6. T	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
S	pecify:	16.		\$0.0
7. Ir	nstallment or lease payments:			
1	7a. Car payments for Vehicle 1	17a.		\$0.0
1	7b. Car payments for Vehicle 2	17b.		\$0.0
	7c. Other. Specify:	17c.		\$0.0
	7d. Other. Specify:	17d.		\$0.0
	our payments of alimony, maintenance, and support that you did not report as deducted			
	rom your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.		\$0.0
	other payments you make to support others who do not live with you.			
S	pecify:	19.		\$0.0
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	0a. Mortgages on other property	20a.	\$	0.0
	0b. Real estate taxes	20b.	\$	0.0
	0c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
	0d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0
	0e. Homeowner's association or condominium dues	20e.		0.0

 Official Form 6J
 Record #
 625843
 Schedule J: Your Expenses
 Page 2 of 3

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Sonia Madgaline Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$1,530.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$1,511.00 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$1,530.00 23b. Copy your monthly expenses from line 22 above. 23b.--\$19.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 625843 Schedule J: Your Expenses Page 3 of 3

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 02/03/2015 /s/ Sonia Madgaline Hunter

Sonia Madgaline Hunter

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sonia Madgaline Hunter / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.



01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
X	Spouse		
	AMOUNT	SOURCE	

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Social Security

AMOUNT	SOURCE

2015: \$1,511/month 2014: \$18,132 2013: \$18,132

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Sonia Madgaline Hunter / Debtor Bankruptcy Docket #: Judge: STATEMENT OF FINANCIAL AFFAIRS Spouse **AMOUNT** SOURCE NONE 03. PAYMENTS TO CREDITORS: Complete a. or b. as appropriate, and c. a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address Dates of Amount Amount of Creditor Paid Still Owing Payments b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address Dates of Amount Paid or Value of Amount of Creditor Payment/Transfers Transfers Still Owing c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name & Address of Creditor & Dates Amount Paid or Value of Amount Relationship to Debtor Still Owing of Payments Transfers 04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) CAPTION OF NATURE COURT STATUS **SUIT AND OF AGENCY** OF **PROCEEDING** DISPOSITION CASE NUMBER AND LOCATION

Case #12m1-131408 Cook County

Circuit Court.

Cook County

Circuit Court,

Contract

Contract

First Financial Credit Unio v.

Case #14M1-115808

HBLC v. Hunter

Hunter

Record #: 625843

Pending

Dismissed

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sonia Madgaline Hunter / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
for Whose Benefit Property
was Seized

Description
and Value
of Property
of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

November 2014

Description and Value of Property

November 2014

2006 GMC Envoy



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of
Address of of Assignment or
Assignee Assignment Settlement



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty



07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Organization	If Any	Gift	of Gift
or	to Debtor,	of	and Value
Name and Address of Person	Relationship	Date	Description

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

		Judge:	ptcy Docket #:
	STATEMENT OF FINANC	CIAL AFFAIRS	
08. LOSSES:			
commencement of this case. (Married	isualty or gambling within one year immediately d debtors filing under chapter 12 or chapter 13 r spouses are separated and a joint petition is no	nust include losses by either or	
Description and	Description of Circumstances and,	Date	
Value	if Loss Was Covered in Whole or in	of	
of Property	Part by Insurance, Give Particulars	Loss	_
09. PAYMENTS RELATED TO DEBT	COUNSELING OR BANKRUPTCY:		
	ansferred by or on behalf of the debtor to any pe		<u> </u>
debt consolidation, relief under the bacommencement of this case. Name and Address	ankruptcy law or preparation of a petition in ban	rruptcy within one (1) year imme Date of Payment, Name of Payer if	ediately preceding the Amount of Money or Description and
commencement of this case. Name and Address of Payee	ankruptcy law or preparation of a petition in ban	Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property
Name and Address of Payee Geraci Law, LLC	ankruptcy law or preparation of a petition in ban	Date of Payment, Name of Payer if	Amount of Money or Description and Value of Property Payment/Value:
Name and Address of Payee Geraci Law, LLC 55 E Monroe St Suite #3400	ankruptcy law or preparation of a petition in ban	Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property
Name and Address of Payee Geraci Law, LLC	ankruptcy law or preparation of a petition in ban	Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property Payment/Value:
Name and Address of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO DEB the debtor to any persons, including a	T COUNSELING OR BANKRUPTCY: List all patterneys, for consultation concerning debt consultantime immediately preceding the commencement of	Date of Payment, Name of Payer if Other Than Debtor 2014-2015 syments made or property transfolidation, relief under the bankru	Amount of Money or Description and Value of Property Payment/Value: \$615.00
Name and Address of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO DEB the debtor to any persons, including a	T COUNSELING OR BANKRUPTCY: List all pa	Date of Payment, Name of Payer if Other Than Debtor 2014-2015 Tyments made or property transfolidation, relief under the bankruff this case. Date of Payment,	Amount of Money or Description and Value of Property Payment/Value: \$615.00 erred by or on behalf of uptcy law or preparation
Commencement of this case. Name and Address of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO DEB the debtor to any persons, including a of a petition in bankruptcy within 1 yes Name and Address	T COUNSELING OR BANKRUPTCY: List all pa	Date of Payment, Name of Payer if Other Than Debtor 2014-2015 Dyments made or property transfolidation, relief under the bankruff this case. Date of Payment, Name of Payer if	Amount of Money or Description and Value of Property Payment/Value: \$615.00 Ferred by or on behalf of uptcy law or preparation Amount of Money or description and
Name and Address of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 O9a. PAYMENTS RELATED TO DEB the debtor to any persons, including a of a petition in bankruptcy within 1 yes Name and Address of Payee	T COUNSELING OR BANKRUPTCY: List all pa	Date of Payment, Name of Payer if Other Than Debtor 2014-2015 Nyments made or property transfolidation, relief under the bankruf this case. Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property Payment/Value: \$615.00 erred by or on behalf of uptcy law or preparation Amount of Money or description and Value of Property
Name and Address of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 O9a. PAYMENTS RELATED TO DEB the debtor to any persons, including a of a petition in bankruptcy within 1 yes. Name and Address of Payee Hananwill Credit Counseling,	T COUNSELING OR BANKRUPTCY: List all pa	Date of Payment, Name of Payer if Other Than Debtor 2014-2015 Dyments made or property transfolidation, relief under the bankruff this case. Date of Payment, Name of Payer if	Amount of Money or Description and Value of Property Payment/Value: \$615.00 Ferred by or on behalf of uptcy law or preparation Amount of Money or description and
Name and Address of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 O9a. PAYMENTS RELATED TO DEB the debtor to any persons, including a of a petition in bankruptcy within 1 years of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson,	T COUNSELING OR BANKRUPTCY: List all pa	Date of Payment, Name of Payer if Other Than Debtor 2014-2015 Nyments made or property transfolidation, relief under the bankruf this case. Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property Payment/Value: \$615.00 erred by or on behalf of uptcy law or preparation Amount of Money or description and Value of Property
Name and Address of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 O9a. PAYMENTS RELATED TO DEB the debtor to any persons, including a of a petition in bankruptcy within 1 yes. Name and Address of Payee Hananwill Credit Counseling,	T COUNSELING OR BANKRUPTCY: List all pa	Date of Payment, Name of Payer if Other Than Debtor 2014-2015 Nyments made or property transfolidation, relief under the bankruf this case. Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property Payment/Value: \$615.00 erred by or on behalf of uptcy law or preparation Amount of Money or description and Value of Property

either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Describe Property Transferred Transferee, Relationship and to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of	Date(s)	Amount and Date
Trust or	of	of Sale or
other Device	Transfer(s)	Closing

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		Judge:	
	STATEMENT OF FINANC	IAL AFFAIRS	
11. CLOSED FINANCIAL ACCOUNT	TS:		
transferred within one (1) year immer certificates of deposit, or other instru associations, brokerage houses and	nents held in the name of the debtor or for the be diately preceding the commencement of this cas ments; shares and share accounts held in banks other financial institutions. (Married debtors filing instruments held by or for either or both spouses not filed.)	e. Include checking, savings, or o , credit unions, pension funds, co g under chapter 12 or chapter 13 r	ther financial accounts, operatives, nust include
Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing	
immediately preceding the commend	r depository in which the debtor has or had secu tement of this case. (Married debtors filing under s whether or not a joint petition is filed, unless th	chapter 12 or chapter 13 must inc	clude boxes or
repositories of efficiently potti spouse	o milotaror or morta jount potition to mou, armood the	o opodooo a.o oopa.a.oa aa a jo	int petition is not illed.)
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer o Surrender, if Any
Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor, this case. (Married debtors filing und	Names & Addresses of Those With	Description of Contents e debtor within 90 days preceding attion concerning either or both spo	Date of Transfer o Surrender, if Any the commencement of
Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor, this case. (Married debtors filing und	Names & Addresses of Those With Access to Box or depository including a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include information.	Description of Contents e debtor within 90 days preceding attion concerning either or both spo	Date of Transfer o Surrender, if Any the commencement of
Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor, this case. (Married debtors filing und oint petition is filed, unless the spous Name and Address of Creditor	Names & Addresses of Those With Access to Box or depository including a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include informases are separated and a joint petition is not filed. Date of Setoff	Description of Contents e debtor within 90 days preceding attion concerning either or both spot) Amount	Date of Transfer o Surrender, if Any the commencement of
Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor, this case. (Married debtors filing und joint petition is filed, unless the spous of Creditor	Names & Addresses of Those With Access to Box or depository including a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include informases are separated and a joint petition is not filed. Date of Setoff	Description of Contents e debtor within 90 days preceding attion concerning either or both spot) Amount	Date of Transfer o Surrender, if Any the commencement of
Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor, this case. (Married debtors filing und joint petition is filed, unless the spous Name and Address of Creditor	Names & Addresses of Those With Access to Box or depository including a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include informations are separated and a joint petition is not filed. Date of Setoff	Description of Contents e debtor within 90 days preceding attion concerning either or both spot) Amount	Date of Transfer o Surrender, if Any the commencement of

Address

Name

Used

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Dates of

Occupancy

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sonia Madgaline Hunter / Debto	Sonia	Mado	aline	Hunter	/ D	ebto
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Bankrunto	v Docket #

Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	Ξ
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\mathbf{X}	

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Docket Status of Governmental Unit Number Disposition

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sonia Madgaline Hunter / Debtor	Bankruptcy Docket #:
---------------------------------	----------------------

Judge:

STATEMENT OF FINANCIAL AFFAIRS

	NONE
ı	V
ı	Λ

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

Name & Last Four Digits of	•	Nature	Beginning
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and Ending Dates
 Identify any business listed in subdivis 	ion a., above, that is "single asset real e	state" as defined in 11 USC 101.	
Name	Address		
The following questions are to be comple been, within six years immediately precedor owner of more than 5 percent of the vosole proprietor, or self-employed in a trad	ling the commencement of this case, an ting or equity securities of a corporation e, profession, or other activity, either full	y of the following: an officer, director, ; a partner, other than a limited partne - or part-time.	managing executive, r, of a partnership, a
been, within six years immediately preced or owner of more than 5 percent of the vo sole proprietor, or self-employed in a trad (An individual or joint debtor should com within six years immediately preceding th	ling the commencement of this case, an ting or equity securities of a corporation e, profession, or other activity, either full plete this portion of the statement only i	y of the following: an officer, director, ; a partner, other than a limited partne - or part-time. f the debtor is or has been in business	managing executive, r, of a partnership, a , as defined above,
been, within six years immediately preced or owner of more than 5 percent of the vo sole proprietor, or self-employed in a trad	ling the commencement of this case, an ting or equity securities of a corporation e, profession, or other activity, either full plete this portion of the statement only is e commencement of this case. A debtor	y of the following: an officer, director, ; a partner, other than a limited partne - or part-time. f the debtor is or has been in business	managing executive, r, of a partnership, a , as defined above,
been, within six years immediately preced or owner of more than 5 percent of the vo- sole proprietor, or self-employed in a trad (An individual or joint debtor should com- within six years immediately preceding th go directly to the signature page.)	ling the commencement of this case, an ting or equity securities of a corporation e, profession, or other activity, either full plete this portion of the statement only it is commencement of this case. A debtor L STATEMENTS:	y of the following: an officer, director, ; a partner, other than a limited partne - or part-time. If the debtor is or has been in business who has not been in business within	managing executive, r, of a partnership, a , as defined above, those six years should
been, within six years immediately preceder owner of more than 5 percent of the vosole proprietor, or self-employed in a trad (An individual or joint debtor should comwithin six years immediately preceding the go directly to the signature page.) 19. BOOKS, RECORDS AND FINANCIAL List all bookkeepers and accountants who	ling the commencement of this case, an ting or equity securities of a corporation e, profession, or other activity, either full plete this portion of the statement only it is commencement of this case. A debtor L STATEMENTS:	y of the following: an officer, director, ; a partner, other than a limited partne - or part-time. If the debtor is or has been in business who has not been in business within	managing executive, r, of a partnership, a , as defined above, those six years should

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STATEMENT OF FINANCIAL AFFAIRS Sec. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of e debtor. If any of the books of account and records are not available, explain. Name Address Sed. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was sued by the debtor within two (2) years immediately preceding the commencement of this case. Name and Address Issued Date Issued Dollar Amount of inventory and the taking of each inventory, and the ollar amount and basis of each inventory. Date Inventory Supervisor Dollar Amount of inventory (specify cost, market of other basis) List the name and address of the person having possession of the records of each of the inventories reported in a., above. List the name and address of the person having possession of the records of each of the inventories reported in a., above. I. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: If the debtor is a partnership, list nature and percentage of interest of each member of the partnership. Name Nature Percentage of interest of each member of the partnership. Name Address Interest Interes						
Se. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of edebtor. If any of the books of account and records are not available, explain. Name Address Address Address Address Address Address Address Name and Date Insued Address Name and Date Inventory Date Inventory On I			Judge:			
Name Address Name Address Address		STATEMENT OF FINANCIAL AFFAIRS				
Name Address Name Address Address Bd. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was sued by the debtor within two (2) years immediately preceding the commencement of this case. Name and Date Address Issued D. INVENTORIES Ist the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the aller amount and basis of each inventory. Date Inventory Dollar Amount of Inventory (specify cost, market of other basis) List the name and address of the person having possession of the records of each of the inventories reported in a., above. List the name and address of the person having possession of the records of each of the inventories reported in a., above. Date Name and Addresses of Custodian of Inventory of Inventory of Inventory of Inventory Precords 1. CURRENT PARTINERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: If the debtor is a partnership, list nature and percentage of interest of each member of the partnership. Name Nature Percentage of Interest Interest 1b. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, thoids 5% or more of the voting or equity securities of the corporation. Name Nature and Percentage of Stock Ownership 2. FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:						
2d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was sued by the debtor within two (2) years immediately preceding the commencement of this case. Name and Date Address District Date Issued District Date Inventory Dollar Amount of Inventory, and the allar amount and basis of each inventory. Date Inventory Supervisor Dollar Amount of Inventory (specify cost, market of other basis) List the name and address of the person having possession of the records of each of the inventories reported in a., above. Date Of Inventory Name and Addresses of Custodian of Inventory Of Inv			were in possession of the books of account	and records of		
Name and Address Inventory Supervisor Dollar Amount of Inventory, and the ollar amount and basis of each inventory. Date Inventory Supervisor Dollar Amount of Inventory (specify cost, market of other basis) List the name and address of the person having possession of the records of each of the inventories reported in a., above. Date Of Inventory Supervisor Dollar Amount of Inventory (specify cost, market of other basis) List the name and address of the person having possession of the records of each of the inventories reported in a., above. Date Of Inventory Records I. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: If the debtor is a partnership, list nature and percentage of interest of each member of the partnership. Name Nature Percentage of Interest Interest of the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, holds 5% or more of the voting or equity securities of the corporation. Name Name Nature Address Title Nature and Percentage of Stock Ownership Stock Ownership	Name	Address				
Address Issued D. INVENTORIES st the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the ollar amount and basis of each inventory. Date Inventory Dollar Amount of inventory (specify cost, market of other basis) List the name and address of the person having possession of the records of each of the inventories reported in a., above. Date Name and Addresses of Custodian of Inventory Records 1. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: If the debtor is a partnership, list nature and percentage of interest of each member of the partnership. Name Nature Percentage of Interest 1. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, holds 5% or more of the voting or equity securities of the corporation. Name Nature and Percentage of Stock Ownership Name Nature and Percentage of Stock Ownership Nature and Percentage of Stock Ownership			=	ement was		
st the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the ollar amount and basis of each inventory. Date						
is the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the ollar amount and basis of each inventory. Date) INVENTORIES					
Date of Inventory Supervisor Dollar Amount of Inventory (specify cost, market of other basis) List the name and address of the person having possession of the records of each of the inventories reported in a., above. Date of Inventory Name and Addresses of Custodian of Inventory Records 1. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: If the debtor is a partnership, list nature and percentage of interest of each member of the partnership. Name Nature Percentage of Interest Interest 1. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, rholds 5% or more of the voting or equity securities of the corporation. Name Nature and Percentage of Stock Ownership Name and Address Title Stock Ownership	st the dates of the last two inventor		erson who supervised the taking of each inv	entory, and the		
List the name and address of the person having possession of the records of each of the inventories reported in a., above. Date	Date of	Inventory	(specify cost, market of other			
Date of Inventory Name and Addresses of Custodian of Inventory Records 1. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: If the debtor is a partnership, list nature and percentage of interest of each member of the partnership. Name Nature Percentage of Interest Interest 1b. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, holds 5% or more of the voting or equity securities of the corporation. Name Nature and Percentage of Stock Ownership Nature and Address Title Stock Ownership	Inventory	Supervisor	basis)			
of Inventory of Inventory Records 1. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: If the debtor is a partnership, list nature and percentage of interest of each member of the partnership. Name Nature Percentage of Interest Interest 1b. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, rholds 5% or more of the voting or equity securities of the corporation. Name Nature and Percentage of and Address Title Stock Ownership 2. FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:	List the name and address of the	person having possession of the records of e	ach of the inventories reported in a., above.			
Name Nature of Interest Percentage of Interest Interest 1b. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, rholds 5% or more of the voting or equity securities of the corporation. Name . Nature and Percentage of Interest Nature and Address Title Stock Ownership 2. FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:						
Name Nature of Interest Percentage of Interest Interest 1b. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, rholds 5% or more of the voting or equity securities of the corporation. Name . Nature and Percentage of Interest Nature and Address Title Stock Ownership 2. FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:						
Name and Address of Interest Percentage of Interest 1b. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, r holds 5% or more of the voting or equity securities of the corporation. Name . Nature and Percentage of and Address Title Stock Ownership 2. FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:			nber of the partnership.			
Name	Name	Nature	Percentage of			
and Address Title Stock Ownership 2. FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:	•	•	d each stockholder who directly or indirectly	owns, controls,		
		Title	_			
	and Address	DO DIDECTORS AND SUAPERIOL PERS				

Case 15-03840 Doc 1 Filed 02/05/15 Entered 02/05/15 16:13:08 Desc Main Document Page 45 of 62 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Bankruptcy Docket #:	
		Judge:	
	STATEMENT OF FINA	ANCIAL AFFAIRS	
22b. If the debtor is a corporation, list all mmediately preceding the commencement		p with the corporation terminated within one (1) year	
Name and Address	Title	Date of Termination	
23. WITHDRAWALS FROM A PARTNEF	SHIP OR DISTRIBUTION BY A COP	DRATION:	
		eredited or given to an insider, including compensation in a uisite during one year immediately preceding the	any
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
24. TAX CONSOLIDATION GROUP:			_
		umber of the parent corporation of any consolidated group years immediately preceding the commencement of the c	
Name of Parent Corporation	Taxpayer Identification Number (EIN)		
		_	
Parent Corporation 25. PENSION FUNDS: f the debtor is not an individual, list the r	Identification Number (EIN)	n number of any pension fund to which the debtor, as an immediately preceding the commencement of the case.	
Parent Corporation 25. PENSION FUNDS: f the debtor is not an individual, list the remployer, has been responsible for cont	Identification Number (EIN) name and federal taxpayer identification ributing at any time within six (6) years TaxPayer		
Parent Corporation 25. PENSION FUNDS: f the debtor is not an individual, list the remployer, has been responsible for cont	Identification Number (EIN) ame and federal taxpayer identification identificati		
Parent Corporation 25. PENSION FUNDS: f the debtor is not an individual, list the remployer, has been responsible for cont	Identification Number (EIN) name and federal taxpayer identification ributing at any time within six (6) years TaxPayer		
Parent Corporation 25. PENSION FUNDS: f the debtor is not an individual, list the remployer, has been responsible for cont	Identification Number (EIN) name and federal taxpayer identification ributing at any time within six (6) years TaxPayer		

affairs and any attachment thereto and that they are true and correct.

Dated: 02/03/2015	/s/ Sonia Madgaline Hunter		
	Sonia Madgaline Hunter		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 625843 B7 (Official Form 7) (12/12) Page 9 of 9 Case 15-03840 Doc 1 Filed 02/05/15 Entered 02/05/15 16:13:08 Desc Main Document Page 46 of 62

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sonia Madgaline Hunter / Debtor

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

Property No.		
Creditor's Name: None	Describe Property Securing Debt:	
Property will be (check one):		
□Surrendered	□Retained	
If retaining the property, I intend to (c	heck at least one):	
☐Redeem the property		
☐Reaffirm the debt		
□Other. Explain	(for example, avoid li	ien using 110 U.S.C. § 522(f)).
Property is (check one):		
□Claimed as exempt	□Not claimed as exempt	
completed for each unexpired	ubject to unexpired leases. (All three columns lease. Attach additional pages if necessary.)	of Part B must be
Property No. Lessor's Name:	Describe Property Securing Debt:	Lease will be
None	Describe Property decurring Desc.	assumed pursuant to 11 U.S.C. § 365(p)(2):
		☐ Yes ☐ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 02/03/2015 /s/ Sonia Madgaline Hunter

X Date & Sign

Sonia Madgaline Hunter

Record # 625843 B6F (Official Form 6F) (12/07) Page 1 of 1

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Document Page 47 of 62 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Sonia Madgaline Hunter / Debtor

Bankruptcy	Docket #
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Judge:

DISCLOSURE	OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016	В
that compensation paid to me within) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above name none year before the filing of the petition in bankruptcy, or agreed to be paid to if the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compensation paid or promise	ed by the Debtor(s), to the undersigned, is as follows:	
For legal services, Debtor(s) agrees	s to pay and I have agreed to accept	\$2,095.00
Prior to the filing of this Statement,	Debtor(s) has paid and I have received	\$615.00
The Filing Fee has been paid.	= Balance Due	\$1,480.00
2. The source of the compensation p	aid to me was:	, ,
Debtor(s) Other	C Γ: (specify)	
3. The source of compensation to be	paid to me on the unpaid balance, if any, remaining is:	
Debtor(s) Oth	ner: (specify)	
The undersigned has received value stated: None.	no transfer, assignment or pledge of property from the debtor(s) except the for	lowing for the
	r agreed to share with any other entity, other than with members of the undersigned's law be paid without the client's consent, except as follows: None.	
5. The Service rendered or to be rer	dered include the following:	
• •	and rendering advice and assistance to the client in determining whether to file a petition	
under Title 11, U.S.C. (b) Preparation and filing of the petition	n, schedules, statement of affairs and other documents required by the court.	
, , ,	first scheduled meeting of creditors.	
, ,	the above-disclosed fee does not include the following service: and meeting or court dates, amendments to schedules, adversary complaints or	conversions to
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or an for payment to me for representation of the debtor(s) in this bankruptcy pro-	-
	Respectfully Submitted,	
Date: 02/05/2015	/s/ Jonathan Daniel Parker	
	Jonathan Daniel Parker GERACI LAW L.L.C.	

55 E. Monroe Street #3400 Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 625843 Page 1 of 1 B6F (Official Form 6F) (12/07)

Case 15-03840 Doc 1 Filed

Date: 9/23/2014

Monroe Street: #3400 Chicago, It Document Page Consultation Attorney: PAR

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Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:
Attorney fees for the Chapter 7 bankruptcy are 5 This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case.
Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.
I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.
I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.
If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.
Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associator/condo HOA dues, or debts listed in your red or green folder or found non-dischargeable by a Judge.
Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.
I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.
I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures. Dated:
× Some Hute x
Sonia Hunter(Debtor) (Joint Debtor)
X
Apolyticy for the Debiot(s), Tepresenting Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sonia Madgaline Hunter / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION	I OF	CREDIT		MATE	YI
VERIFICATION	N OF	CKEDI	IUR	IVIAIR	ıΛ

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/03/2015 /s/ Sonia Madgaline Hunter

Sonia Madgaline Hunter

X Date & Sign

Record # 625843 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 625843 B 201A (Form 201A) (11/11) Page 1 of 2

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Form B 201A, Notice to Consumer Debtor(s)

In re Sonia

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 02/03/2015	/s/ Sonia Madgaline Hunter	
	Sonia Madgaline Hunter	
Dated: 02/05/2015	/s/ Jonathan Daniel Parker	
	Attorney: Jonathan Daniel Parker	

Form B 201A. Notice to Consumer Debtor(s) Record # 625843 Page 2 of 2 Case 15-03840 Doc 1 Filed 02/05/15 Entered 02/05/15 16:13:08 Desc Main Document Page 52 of 62

B1 (Official Form 1) (12/11)

Name of Joint Debtor(s)
Sonia Madgaline Hunter

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy pelition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I regular relief in accordance with the chapter of title 11. United States Code, specified in this petition

Sonia Madgaline Hunter

/2014

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

□ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney to Debtor(s)

Jonathan Daniel Parker

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800 \

Dated:

In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal. responsible person or partner of the bankruptcy petition preparer) (Required by 11 U.S.C. § 110) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sonia Madgaline Hunter / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check

one of the five statements below and attach any documents as directed.	
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency	
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
3 I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
Incapacity (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	е
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 1096 does not apply in this district.	(h)
I certify under penalty of perjury that the information provided above is true and correct.	
	e & Sign

B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sonia Madgaline Hunter / Debtor

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: / / / /2014

Sonia Madgaline Hunter

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

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ST	TATEMENT OF FINA	ANCIAL AFFAIRS
2b. If the debtor is a corporation, list all officent and officent commencement of the		ip with the corporation terminated within one (1) year
Name and Address	Title	Date of Termination
3. WITHDRAWALS FROM A PARTNERSH	list all withdrawals or distributions	credited or given to an insider, including compensation in any
orm, bonuses, loans, stock redemptions, op ommencement of this case.	otions exercised and any other per	quisite during one year immediately preceding the
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property
4. TAX CONSOLIDATION GROUP: If the debtor is a corporation, list the name a	and federal taxpayer identification is a member at any time within six (6	number of the parent corporation of any consolidated group for years immediately preceding the commencement of the case.
Name of Parent Corporation	Taxpayer Identification Number (EIN)	
25. PENSION FUNDS:		
f the debtor is not an individual, list the nam mployer, has been responsible for contribu	ne and federal taxpayer identificati uting at any time within six (6) year	on number of any pension fund to which the debtor, as an s immediately preceding the commencement of the case.
Name of	TaxPayer Identification Number (EIN)	

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

And the company of th

Dated: 1 3 /2014

Sonia Madgaline Hunter

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 625843 B7 (Official Form 7) (12/12) Page 9 of 9

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sonia Madgaline Hunter / Debtor		Bankruptcy Docket #:		
	DEBTOR'S STATEMENT OF INTENTIO	N		
	erty of the estate. (Part A must be fully comp the estate. Attach additional pages if necess			
	The estate. Attach additional pages in necess	ca. y - j		
Property No. reditor's Name:	Describe Property Securing Debt:			
one	Describe Froperty deducing Bost.			
Property will be (check one):				
□Surrendered	□Retained			
retaining the property, I intend to (chec	ck at least one):			
☐Redeem the property				
☐Reaffirm the debt				
□Other. Explain	(for example, avoid lie	en using 110 U.S.C. § 522(f)).		
Property is (check one):				
□Claimed as exempt	□Not claimed as exempt			
ompleted for each unexpired le	pject to unexpired leases. (All three columns of ease. Attach additional pages if necessary.)	of Part B must be		
Property No. essor's Name:	Describe Property Securing Debt:	8 8 8 8 V V V		
lone		in progression and in the second second in the second seco		
	rjury that the above indicates my intention as to any p ebt and/or personal property subject to an unexpired l			
Dated: <u>2, 3</u> /2014	Domes Hite	X Date & Sign		
	Sonia Madgaline Hunter			

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise. & time in bankruptcy plus 6 months. will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse) Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt **b.** Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay **d.** Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others **e.** Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. **f.** Failure to appear at meetings, court dates, or co-operate with the Trustee
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATELY.

Dated: 1 / /2014

Sonia Madgaline Hunter

Page 1 of 1

X Date & Sign

Asset Disclosure

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sonia Madgaline Hunter / Debtor

Bankruptcy Docket #:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 7 2 /2014

Sonia Madgaline Hunter

X Date & Sign

Record # 625843

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Debtor 1	Sonia	Madgaline	Hunter	Case Nu	mber (if known)			
	First Name	Middle Name	Last Name	<i>Columr</i> Debto r		Colum Debto non-fil			
8 Une	mployment comp	ensation		\$	0.00	\$	0.00		
			nount received was a benefit	p-essuanter/decorporational data	ugumanana auropa and and and and and and and and and an	Seurominimische der Seiter	nego por propor por para de la companio de la comp		
For	you		*******						
Foi	your spouse		*****						
9. Pe bei	nsion or retiremer nefit under the Soci	nt income. Do not include a al Security Act.	ny amount received that was a	\$	0.00	\$	0.00		
Do	not include any be	nefits received under the So ime. a crime against human	 Specify the source and amount cial Security Act or payments receivity, or international or domestic arate page and put the total on line 	10c.		•	0.00		
10a				\$	0.00	\$	0.00		
			MANAGEMENT .	\$	0.00	\$	0.00		
		m separate pages, if any		\$	0.00	\$	0.00		
11. C a co	lculate your total umn. Then add the	current monthly income. A total for Column A to the to	Add lines 2 through 10 for each tal for Column B.	\$	0.00 +	\$	0.00 =	= [\$	0.00
12. C a 12a	a. Copy your total	ent monthly income for the current monthly income fro the number of months in a y	m line 11		Copy lir	ne 11 hei	re 12a (\$ × 1	0.00
12	The result is yo	our annual income for this pa	art of the form.				12b.	\$	0.00
13. C a	lculate the media	n family income that appli	es to you. Follow these steps:						
Fi	I in the state in whi	ch you live.	IL						
Fi	l in the number of p	people in your household.	1						
T	find a list of applic	able median income amour	d size of household	in the separa	te		13.	\$ 47	,469.00
14. H	ow do the lines co	ompare?							
14	a. X Line 12b is le Go to Part 3.		On the top of page 1, check box 1, T	here is no pro	esumption of	abuse.			
14	b. Line 12b is n Go to Part 3	nore than line 13. On the top and fill out Form 22A-2.	of page 1, check box 2, The presum	nption of abus	se is determir	ned by Fo	orm 22A-2.		
Par	38 Sign Belo)W							
	By signing her	e, I declare under penalty of	perjury that the information on this s	tatement and	l in any attac	hments is	s true and co	orrect.	
	Don	10 Att							
Dypolitical decidents of the	So	onia Madgaline Hunte	er						
e ou promountaine de l'agrés de	Date: 2	<u>13</u> /2015							
	If you checked	d line 14a, do NOT fill out or	file Form 22A-2.						
approach a delay of	If you checked	d line 14b, fill out Form 22A-	2 and file it with this form.			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	noon oo phonostoo telastillas mercenteles	45, 55, 44,554,455,455,455,456	. ama az amanlazam ranskazam ist

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Form B 201A, Notice to Consumer Debtor(s)

In re Sonia Madgaline Hunter / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 2 3 /2014

Sonia Madgaline Hunter

X Date & Sign

Dated: 2/5 /2014

Attorney: Jonathan Daniel Parker

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31 (Official Form		Name of Debtor(s)			
		Sonia Madgaline Hunter			
<u> </u>	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach addition	al sheet)		
ocation Where File		Case Number:	Date Filed:		
NDIL		12-34857	08/31/2012		
None					
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one,	attach additional sheet)		
ame of Debtor:		Case Number:	Date Filed:		
istrict:		Relationship:	Judge:		
,		1707			
	Exhibit A	(To be completed if debtor is an	Exhibit B individual whose debts are primarily consumer debts.)		
	eleted if debtor is required to file periodic reports (e.g.,	I, the attorney for the petitioner named			
	nd 10Q) with the Securities and Exchange Commission Section 13 or 15 (d) of the Securities Exchange Act of	11	she] may proceed under chapter 7. 11. 12		
•	questing relief under chapter 11.)	13	nd have explained the relief available under t I have delivered to the debtor the notice		
		required by 11 USC § 342(b)			
☐ Evhibit	A is attached and made a part of this petition				
LI EXHIBIT	A is attached and made a part of this petition.	- Jachan			
		Jonathan Daniel Parker			
	Exh	ibit C			
Doe	es the debtor own or have possession of any property that poses or is alleg		ifiable harm to public health or safety?		
☐ Yes, ar	nd Exhibit C is attached and made a part of this petition.				
No.					
140.					
	Exh (To be completed by every individual debtor - If a joint petition is fil-	ibit D ed, each shouse must complete and atta	ch a separate Exhibit D)		
Evhibit	D completed and signed by the debtor is attached and made a part of this		on a separate Exhibit D.,		
the second	a joint petition:	Settion:			
[7]	D also completed and signed by the joint debtor is attached and made a pa	rt of this petition.			
	Information Regards	ng the Debtor - Venue			
	-	pplicable Box.)			
	Debtor has been domiciled or has had a residence, principal p		•		
	immediately preceding the date of this petition or for a longer p	part of such 180 days than in any oth	ner District		
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District				
	Debtor is a debtor in a foreign proceeding and has its principal	place of business or principal asset	ts in the United		
<u></u>	States in this District, or has no principal place of business or a				
	or proceeding [in a federal or state court] in this District, or the				
	relief sought in this District.				
	Certification by a Debtor Who Resid		al Property		
	Landlord has a judgment against the debtor for possession of	plicable boxes.) debtor's residence. (If box checked	, complete the		
branch	following.) (Name of tandlord that obtained judgment)	,			
_	(Address of Landlord)				
	Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and				
	Debtor has included in this petition the deposit with the court o	f any rent that would become due di	uring the 30-day		
	period after the filing of the petition.	•	-		
니	Debtor certifies that he/she has served the Landlord with this of	certification. (11 U.S.C. § 362(1))			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sonia Madgaline Hunter / Debtor Bankruptcy Docket #: DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$2,095.00 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$550.00 C Prior to the filing of this Statement, Debtor(s) has paid and I have received -\$1,545:00 The Filing Fee has been paid. Balance Due The source of the compensation paid to me was: Debtor(s) Other: (specify) The source of compensation to be paid to me on the unpaid balance, if any, remaining is: Debtor(s) Other: (specify) The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None. The Service rendered or to be rendered include the following: (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C. (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court. (c) Representation of the client at the first scheduled meeting of creditors. Advice as required. (d) By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed meeting or court dates, amendments to schedules, adversary complaints or conversions to another chapter. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. Respectfully Submitted, Dated: Jonathan Daniel Parker /2014 GERACI LAW L.L.C. 55 E. Monroe Street #3400 Chicago, IL 60603 Phone: 312-332-1800

Fax: 877-247-1960